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STANIAR *et al.*
Reply to Office Action of September 14, 2009
Appl. No. 10/750,030

Amendments to the Claims

This listing of claims will replace all prior versions, and listings, of claims in the application.

1. (Currently amended) A method for processing a payment having a variable payment term from a financial account, comprising:

on a computer, receiving, at a processing device, from a buyer having a financial account, an identification of a supplier's seller's invoice including an invoiced amount and a first payment term;

on a computer, receiving, at the processing device, from the buyer, an approval to pay the supplier's seller's invoice using the financial account on a first date corresponding to the first payment term, wherein the first payment term has a corresponding first financing fee;

on a computer, receiving, at the processing device, from the seller, a request to receive payment on the invoice on a second date corresponding to a second payment term, wherein the second payment term is shorter than the first payment term;

on a computer, determining, at the processing device, a second financing fee based on the second payment term, wherein the second financing fee is greater than the first financing fee;

on a computer, providing, at the processing device, to the supplier, a payment for the invoice from the financial account on the second date, the payment corresponding to the second financing fee; and

on a computer, charging, at the processing device, the buyer the invoiced amount on the first date.

2. (Original) The method of claim 1, the financial account comprising a credit account.

3. (Original) The method of claim 2, the credit account comprising a corporate purchasing account.

4.   (Previously presented) The method of claim 1, wherein the first and second payment term each comprise a period from at least three days to at most one month from a date of the approval of the invoice.

5.   (Previously presented) The method of claim 1, wherein the first payment term is one of three days from a date of the approval of the invoice, fifteen days from the date of the approval of the invoice, and thirty days from the date of the approval of the invoice.

6-7.   (Canceled).

8.   (Previously presented) The method of claim 1, wherein the payment comprises an amount equal to the invoiced amount less (i) a flat transaction fee, (ii) a risk intermediation fee based on the invoiced amount, and (iii) the second financing fee.

9.   (Previously presented) The method of claim 8, the risk intermediation fee comprising ten basis points of the invoiced amount.

10.   (Canceled).

11.   (Previously presented) The method of claim 1, wherein the first and second financing fees are percentages of the invoiced amount, each percentage based on the corresponding payment term.

12.   (Canceled).

13.   (Previously presented) The method of claim 11, each percentage being between eighty basis points to and zero basis points.

14.   (Previously presented) The method of claim 11, each percentage comprising one of: zero basis points for a thirty day payment term, forty basis points for a fifteen-day payment term, and eighty basis points for a three-day payment term.

15.   (Previously presented) The method of claim 8, the risk intermediation fee comprising a first percentage of the invoiced amount, the second financing fee comprising a second percentage of the invoiced amount, wherein the second percentage is greater than the first percentage.

16-18. (Canceled).

19-20. (Cancelled)

21.   (Currently amended) A computer-program product comprising a computer readable storage medium having control logic stored therein for causing a computer to process a payment from a financial account, the control logic comprising:

first computer-readable program code to cause the computer to receive, from a buyer having a financial account, an identification of a ~~supplier's~~ seller's invoice including an invoiced amount and a first payment term ~~selected by the supplier~~;

second computer-readable program code to cause the computer to receive, from the buyer, an approval to pay the supplier's invoice using the financial account on a first date corresponding to the first payment term, wherein the first payment term has a corresponding first financing fee;

third computer-readable program code to cause the computer to receive, from the seller, a request to receive payment on the invoice on a second date corresponding to a second payment term, wherein the second payment term is shorter than the first payment term;

fourth computer-readable program code to cause the computer to determine a second financing fee based on the second payment term wherein the second financing fee is greater than the first financing fee;

fifth computer-readable program code to cause the computer to provide, to the supplier, a payment for the invoice from the financial account on the second date, the payment corresponding to the second financing fee; and

sixth computer-readable program code to cause the computer to charge the buyer the invoiced amount on the first date.

22.   (Previously presented) The computer-program product of claim 21, wherein the financial account comprises a credit account.

23.   (Previously presented) The computer-program product of claim 22, wherein the credit account comprises a corporate purchasing account.

24.   (Previously presented) The computer-program product of claim 21, wherein the first and second payment terms each comprise a period from at least three days to at most one month from a date of the approval of the invoice.

25.   (Previously presented) The computer-program product of claim 21, wherein the first payment term is one of three days from a date of the approval of the invoice, fifteen days from the date of the approval of the invoice, and thirty days from the date of the approval of the invoice.

26.   (Previously presented) The computer-program product of claim 21, wherein the payment comprises an amount equal to the invoiced amount less (i) a flat transaction fee, (ii) a risk intermediation fee based on the invoiced amount, and (iii) the second financing fee.

27.   (Previously presented) The computer-program product of claim 26, wherein the risk intermediation fee comprises ten basis points of the invoiced amount.

28.   (Previously presented) The computer-program product of claim 21, wherein the first and second financing fees are percentages of the invoiced amount, each percentage based on the corresponding payment term.

29.   (Canceled).

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30.   (Currently amended) The computer-program product of claim ~~29~~ 28, wherein each percentage is between eighty basis points ~~to~~ and zero basis points.

31.   (Previously presented) The computer-program product of claim 28, wherein each percentage comprises one of: zero basis points for a thirty day payment term, forty basis points for a fifteen-day payment term, and eighty basis points for a three-day payment term.

32.   (Previously presented) The computer-program product of claim 21, the risk intermediation fee comprising a first percentage of the invoiced amount, the second financing fee comprising a second percentage of the invoiced amount, wherein the second percentage is greater than the first percentage.

33-35. (Canceled).